



Sue Ellen Jurcak, M.A., L.P.C., C.D.M.S., C.R.C.
Licensed Vocational Rehabilitation Counselor
Authored Master's Thesis on Closed Head Injury and Employability
Owner/President Unique Options, LLC & Medical Care Coordinators, Inc.
Board Member, Michigan Brain Injury Association

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The Honorable State Representative Peter Lund, Committee Chair
Michigan House of Representatives Insurance Committee
374 Capitol Building
Lansing, MI 48909

RE: Opposition to House Bill 5588

Chairman Lund and Members of the House Insurance Committee:

The Merriam Webster Dictionary describes an accident as an unforeseen and unplanned event or circumstance. And even though an accident can be caused by negligence or oversight, often times they are caused due to a slight lapse in judgment. HB5588 will make it so that a single bad decision could lead to a lifetime of hardship and suffering.

While I do not condone driving under the influence of illegal drugs or alcohol, I think it is important to look at the big picture and the effect it could have on us, our families, or society as a whole. With HB5588, someone with a perfect driving record could have just left a graduation party, political fundraiser, or wedding after only having two drinks all night long, but causing them to have a blood alcohol content of .08. This person could be driving along without incident and get hit head on by a driver who just left a bar after six hours of binge drinking with a blood alcohol content of .17. Even though the driver that caused the accident had more than twice the blood alcohol content of the other driver, and clearly had no regard for the safety of others, both drivers would be disqualified from receiving no-fault PIP benefits because both had a registered blood alcohol content of .08 or greater.

The other situation that concerns me is that this legislation disqualifies anyone who is a passenger in a vehicle while the driver is under the influence of illegal drugs or alcohol. What if your teenage son/daughter is picked up by a friend that they had no idea were under the influence and were involved in an accident. They should not be penalized for the rest of their lives by someone else's mistake. Also, what happens if the person driving the vehicle is a parent who just spent several hours drinking before heading to pick their kindergartner up from school? On the way home, the parent misjudges a turn and ends up hitting an oncoming vehicle, causing the child to sustain a traumatic brain injury. Should that innocent five year old spend the rest of their life without any hope of recovery because they are excluded from receiving PIP benefits?

I ask you to please Vote NO on HB 5588. Let's make sure that someone's future is not relegated to suffering, hardship, and hopelessness all because of a single incident of poor judgment. Let's also make sure that an innocent child does not have to experience a life of difficulty and pain, all because their parents who are suppose to protect and care for them, put their own selfishness over what is best for their child.